

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-13122-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael T Laux
36 Creek Road
Brick, NJ 08724

Denise M. Laux
aka Denise M. Raspatello
36 Creek Road
Brick, NJ 08724

Social Security No.: **xxx-xx-0599** **xxx-xx-4980**

Employer's Tax I.D. No.:

**NOTICE TO DEBTOR AND DEBTOR'S COUNSEL
TO COMMENCE PAYMENTS PURSUANT TO 11 U.S.C. SECTION 1326**

Pursuant to 11 U.S.C. Section 1326, all Chapter 13 debtors are ordered to commence payments pursuant to their proposed plan in compliance with the following schedule:

1. PAYMENTS TO TRUSTEE:

Payments to the Chapter 13 Standing trustee shall commence on the first day of the month immediately following the filing of the case and on the first day of each succeeding month. Payments shall be directed to the standing trustee at the following address:

Albert Russo
Chapter 13 Standing Trustee
P.O. Box 933
Memphis, TN 38101-0933

2. PAYMENTS TO SECURED PARTIES, INCLUDING MORTGAGEES:

If, in addition to payments to the Standing trustee, your proposed plan provides for regular payments to be made outside of your plan, you must pay the mortgagee on a monthly basis.

EXAMPLE OF PARAGRAPHS ONE AND TWO

Assume the debtor filed a Chapter 13 case on August 25, which proposes to pay the trustee \$100.00 per month to cure arrears on a mortgage and to pay regular monthly payments to the mortgagee of \$300.00 per month. Confirmation of the plan is scheduled to occur on December 30.

Monthly payments of \$100.00 per month must be paid to the standing trustee beginning September 1. By December 30, the date of confirmation, you must have paid to the trustee 4 payments of \$100 for a total of \$400. You must also have made 4 regular payments of \$300 for a total of \$1200 to the mortgagee.

(continued on back)

Payments must be made by money order or certified check.

Failure to make payments according to the above instructions may result in the plan not being confirmed and dismissal of the case.

Any questions concerning this matter should be directed to your attorney.

Dated: April 15, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Michael T Laux
Denise M. Laux
Debtors

Case No. 23-13122-CMG
Chapter 13

District/off: 0312-3
Date Rcvd: Apr 17, 2023

User: admin
Form ID: 193

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael T Laux, Denise M. Laux, 36 Creek Road, Brick, NJ 08724-3302

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023

Signature: /s/Gustava Winters